

**IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
CHARLOTTE DIVISION
C.A. No.: 3:21-cv-127**

Cherilynn K. Stafford,

Plaintiff,

vs.

AT&T Umbrella Benefit Plan No. 1,

Defendant.

COMPLAINT

Preliminary Statement

Plaintiff brings this action under the Employee Retirement Income Security Act (ERISA) 29 U.S.C. § 1132(a)(1)(B) to seek entitlement and payment of short term disability (STD) benefits under a self-funded STD policy issued by the AT&T Mobility Disability Benefits Program.

Parties

1. Plaintiff is a citizen and resident of Charlotte, North Carolina which is in Mecklenburg County.

2. Defendant is a self-funded benefit plan organized and existing pursuant to 29 U.S.C.S. § 1132. Upon information and belief, Defendant is an employee benefit plan providing benefits for the employees of AT&T Mobility Disability Benefits Program.

Jurisdiction and Venue

3. In this matter, Plaintiff seeks STD benefits under an ERISA plan pursuant to 29 U.S.C. § 1132(a)(1)(B). This court has jurisdiction to hear this matter based upon a federal

question. Defendant is subject to jurisdiction in this court because it has more than minimum contacts with this forum (*see* 29 U.S.C. § 1132(e)).

4. Venue in the Western District of North Carolina is appropriate by virtue of Plaintiff's residence and Defendant's presence and doing business in this district.

Factual Allegations

5. Until October 28, 2019, Plaintiff was employed with AT&T, and as an employee of AT&T Plaintiff was provided with STD coverage via a plan which was fully funded by AT&T.

6. Plaintiff became disabled because of certain problems from which she suffered. Plaintiff was forced to cease working and she filed a claim for STD benefits.

7. Defendant denied Plaintiff's STD claim. On appeal, Defendant approved Plaintiff's STD benefits from July 21, 2020 to August 31, 2020. Defendant upheld the denial of Plaintiff's STD benefits from November 4, 2019 to July 20, 2020. Plaintiff has fully exhausted administrative remedies on the STD claim.

For a First Cause of Action For Benefits Pursuant to 29 U.S.C. § 1132(a)(1)(B)

8. Plaintiff incorporates all prior allegations, where not inconsistent, as if fully set forth herein.

9. Plaintiff respectfully requests that this Court consider the administrative record compiled in this case and any other evidence relevant to any factors discussed by *Champion v. Black & Decker*, 550 F.3d 353 (4th Cir. 2008), if applicable and depending on the standard of review, and declare, pursuant to 29 U.S.C. §1132(a)(1)(B), that Plaintiff is entitled to the STD benefits which she seeks under the terms of the plan. In the event that the court reviews the record and/or other relevant information and determines that the Defendant abused its discretion

or that its decision is not supported by the record, but that the substance of the record might not support Plaintiff's entitlement to benefits then Plaintiff respectfully asks that, in the event of such a finding, that the court exercise its inherent power to remand Plaintiff's claims for a "full and fair" review by the appropriate claim fiduciary Defendant. Should the court award Plaintiff any part of the relief requested, Plaintiff additionally prays that the court award her attorney's fees and costs pursuant to 29 U.S.C. §1132(g).

WHEREFORE, having fully stated her complaint against the Defendant, Plaintiff prays for:

1. A declaration of entitlement to the STD benefits she seeks pursuant to 29 U.S.C. §1132(a)(1)(B);
3. Attorney's fees and costs pursuant to 29 U.S.C. §1132(g); and
4. Such other and further relief as this Court deems just and proper, including pre-judgment interest on all benefits due from the point at which benefits were payable through the time of judgment.

s/ M. Leila Louzri
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Date: March 30, 2021

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